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September 22, 2003

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Commissioner for Patents
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Art Unit 3622
Mail Stop RCE

Re: U.S. Non-Provisional Utility Patent Application
Appl. No. 09/592,086; Filed: June 12, 2000
For: **Apparatus for Preparing Client Communications**
Involving Financial Products and Services
Inventor: Richard Marc Libman
Our Reference: 2176.0010002

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Fee Transmittal (Form PTO/SB/17);
2. Request for Continued Examination;
3. Reply under 37 C.F.R. § 1.111;
4. Original executed Second Libman Declaration;
5. Fifth Supplemental Information Disclosure Statement;
6. Form PTO-1449 listing and accompanied by fifty (50) documents;
7. Form PTO-2038 Credit Card Payment Form (Form PTO-2038); and
8. One return postcard.

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SEP 23 2003
GROUP 3600

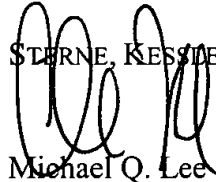
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September 22, 2003
Page 2

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.



Michael Q. Lee
Attorney for Applicant
Registration No. 35,239

Enclosures

MQL/sjc
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SKGF Rev. 2/15/02 dcwp



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Richard Marc LIBMAN

Appl. No. 09/592,086

Filed: June 12, 2000

For: **Apparatus for Preparing Client
Communications Involving
Financial Products and Services**

Confirmation No. 6844

Art Unit: 3622

Examiner: Alvarez, Raquel

Atty. Docket: 2176.0010002

#25/IPS
10-1.03

Fifth Supplemental Information Disclosure Statement

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Washington, D.C. 20231

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Sir:

Listed on accompanying Form PTO-1449 are documents that may be considered material to the examination of this application, in compliance with the duty of disclosure requirements of 37 C.F.R. §§ 1.56, 1.97 and 1.98. The numbering on this Fifth Supplemental Information Disclosure Statement is a continuation of the numbering in Applicant's Fourth Supplemental Information Disclosure Statement filed on July 1, 2003 in connection with the above-captioned application.

Applicant has listed publication dates on the attached PTO-1449 based on information presently available to the undersigned. However, the listed publication dates should not be construed as an admission that the information was actually published on the dates indicated.

Applicant reserves the right to establish the patentability of the claimed invention over any of the information provided herewith, and/or to prove that this information may not be prior art, and/or to prove that this information may not be enabling for the teachings purportedly offered.

This statement should not be construed as a representation that a search has been made, or that information more material to the examination of the present patent application does not exist. The Examiner is specifically requested not to rely solely on the material submitted herewith.

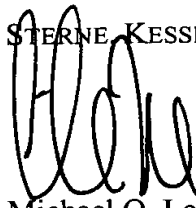
This Information Disclosure Statement is being filed concurrently with the filing of a request for continued examination under 37 C.F.R. § 1.114. No statement or fee is required. 37 C.F.R. § 1.97(b).

It is respectfully requested that the Examiner initial and return a copy of the enclosed PTO-1449, and indicate in the official file wrapper of this patent application that the documents listed therein have been considered.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.



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